

**Information to identify the case:**

Debtor 1	<b>George J Droste</b>	Social Security number or ITIN	xxx-xx-2572
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>17-32114-VFP</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

George J Droste  
aka George Robert Droste Jr., aka Geoarge  
Droste, aka George R Droste Jr., aka George R  
Droste, aka George Robert Droste

10/4/21

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
George J Droste  
Debtor

Case No. 17-32114-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 04, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2021:

Recip ID	Recipient Name and Address
db	+ George J Droste, 725 Joralemon Street, #288, Belleville, NJ 07109-1433
aty	+ Dell'Italia & Santola, Dell'Italia & Santola, 301 S. Livingston Avenue, Suite 100, Livingston, NJ 07039-3929
cr	+ FMJM RWL V Trust 2020-1, c/o Friedman Vartolo, LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
r	+ Jordan Baris, Realtors Real Living, 124 East Mt. Pleasant Avenue, Livingston, NJ 07039-3026
cr	+ Township of Belleville, 152 Washington Avenue, Belleville, NJ 07109-2589
518709356	+ CTF Asset Management, LLC, 8180 E. Kaiser Blvd., Anaheim Hills, CA 92808-2277
518709357	+ CTF Asset Management, LLC, 8180 E. Kaiser Blvd., Anaheim Hills, CA 92808, CTF Asset Management, LLC, 8180 E. Kaiser Blvd. Anaheim Hills, CA 92808-2277
517153595	+ New Century Financial Service, Inc., Presler & Presler, 7 Entin Road, Parsippany, NJ 07054-5020
517153598	+ Patricia Droste, 19 Yale Terrace, Belleville, NJ 07109-2103
517344237	+ Township of Belleville, 152 Washington Ave., Tax Dept., Belleville, New Jersey 07109-2589
517221918	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517153604	+ WVUE 2015-1, Att: McCabe, Weisberg & Conway, LLC, 216 Haddon Aven, Suite 201, Westmont, NJ 08108-2818

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 04 2021 20:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 04 2021 20:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	Oct 05 2021 00:28:00	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
517153592	+ EDI: TSYS2.COM	Oct 05 2021 00:28:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
517153591	+ EDI: TSYS2.COM	Oct 05 2021 00:28:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517153593	+ Email/PDF: creditonebknofications@resurgent.com	Oct 04 2021 20:30:21	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517153594	+ Email/PDF: creditonebknofications@resurgent.com	Oct 04 2021 20:30:21	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
517378138	Email/PDF: resurgentbknofications@resurgent.com	Oct 04 2021 20:30:31	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517153596	+ Email/Text: bankruptcy@onlineis.com	Oct 04 2021 20:27:00	Online Collections, Po Box 1489, Winterville, NC 28590-1489
518798455	Email/Text: peritus@ebn.phinsolutions.com	Oct 04 2021 20:27:00	PERITUS PORTFOLIO SERVICES II, LLC, LLC/Wollemi Ac, PO BOX 141419, Irving, Tx 75014-1419

District/off: 0312-2

User: admin

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518798456	Email/Text: peritus@ebn.phinsolutions.com	Oct 04 2021 20:27:00	PERITUS PORTFOLIO SERVICES II, LLC, LLC/Wollemi Ac, PO BOX 141419, Irving, Tx 75014-1419, PERITUS PORTFOLIO SERVICES II, LLC, LLC/, PO BOX 141419, Irving, Tx 75014-1419
517293117	EDI: PRA.COM	Oct 05 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517195257	+ EDI: DRIV.COM	Oct 05 2021 00:28:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517153599	+ EDI: DRIV.COM	Oct 05 2021 00:28:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
517264647	+ EDI: RMSC.COM	Oct 05 2021 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517153601	EDI: TDBANKNORTH.COM	Oct 05 2021 00:28:00	TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240
517153600	EDI: TDBANKNORTH.COM	Oct 05 2021 00:28:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
517153603	EDI: TFSR.COM	Oct 05 2021 00:28:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054
517153602	EDI: TFSR.COM	Oct 05 2021 00:28:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517153597	*+	Online Collections, Pob 1489, Winterville, NC 28590-1489

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2021 at the address(es) listed below:

Name	Email Address
Bruce H Levitt	on behalf of Debtor George J Droste blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcyntices@gmail.com
Denise E. Carlon	

District/off: 0312-2

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on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Jonathan C. Schwalb

on behalf of Creditor FMJM RWL V Trust 2020-1 bankruptcy@friedmanvartolo.com

Lauren Moyer

on behalf of Creditor CTF Asset Management LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melissa S DiCerbo

on behalf of Creditor WVUE 2015-1 nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

Steven Martino

on behalf of Creditor Township of Belleville SteveM@Iacullomartino.com DawnP@Iacullomartino.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9